



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [COMERICA INCORPORATED](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [94,722,000](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMERICA INCORPORATED](#)
[1717 MAIN STREET MC-6506](#)

[DALLAS, TX 75201](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,208,000	1,345,000	1,753,000	2,420,000	2,243,506	-10.19	-0.02
Income from lease financing receivables.....	-7,000	14,000	20,000	19,000	17,969		
Fully taxable income on loans and leases.....	1,201,000	1,359,000	1,773,000	2,439,000	2,261,279	-11.63	-1.81
Tax-exempt income on loans and leases.....	0	0	0	0	196		-100.00
Estimated tax benefit on income on loans and leases.....	0	0	0	0	1,612		-100.00
Income on loans and leases (tax equivalent).....	1,201,000	1,359,000	1,773,000	2,439,000	2,263,087	-11.63	-1.99
Investment interest income (tax equivalent).....	208,000	221,000	292,000	298,000	265,511	-5.88	11.85
Interest on balances due from depository institutions.....	16,000	24,000	27,000	69,000	90,878	-33.33	-1.59
Interest income on other earning assets.....	1,000	1,000	2,000	2,000	3,439	0.00	-29.78
Total interest income (tax equivalent).....	1,426,000	1,605,000	2,094,000	2,808,000	2,622,915	-11.15	-0.21
Interest on time deposits of \$250K or more	1,000	9,000	10,000	14,000	3,691	-88.89	
Interest on time deposits < \$250K.....	2,000	16,000	17,000	33,000	5,875	-87.50	
Interest on foreign office deposits	0	1,000	1,000	2,000	2,072	-100.00	-100.00
Interest on other deposits	14,000	65,000	73,000	213,000	109,883	-78.46	-25.71
Interest on other borrowings and trading liabilities.....	18,000	56,000	63,000	177,000	119,522	-67.86	-2.91
Interest on subordinated debt and mandatory convertible securities	9,000	15,000	18,000	29,000	25,708	-40.00	-74.76
Total interest expense.....	44,000	162,000	182,000	468,000	266,751	-72.84	-47.32
Net interest income (tax equivalent).....	1,382,000	1,443,000	1,912,000	2,340,000	2,356,164	-4.23	2.71
Non-interest income.....	833,000	737,000	1,001,000	1,017,000	994,089	13.03	4.34
Adjusted operating income (tax equivalent)	2,215,000	2,180,000	2,913,000	3,357,000	3,350,253	1.61	3.32
Overhead expense.....	1,374,000	1,341,000	1,798,000	1,744,000	1,783,782	2.46	-7.90
Provision for credit losses.....	-359,000	525,000	524,000	73,000	10,920		
Securities gains (losses)	0	0	0	-8,000	-20,347		
Other tax equivalent adjustments	0	-1,000	0	0	-1		
Pretax net operating income (tax equivalent).....	1,200,000	313,000	592,000	1,533,000	1,536,369	283.39	168.49
Applicable income taxes	261,000	54,000	117,000	334,000	299,506	383.33	99.63
Tax equivalent adjustments	-1,000	0	1,000	1,000	1,718		
Applicable income taxes (tax equivalent).....	260,000	54,000	118,000	335,000	301,224	381.48	94.83
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	940,000	259,000	474,000	1,198,000	1,235,145	262.93	199.84
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	940,000	259,000	474,000	1,198,000	1,235,145	262.93	199.84
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	940,000	259,000	474,000	1,198,000	1,235,145	262.93	199.84
Investment securities income (tax equivalent).....	208,000	221,000	292,000	298,000	265,511	-5.88	11.85
US Treasury and agency securities (excluding mortgage-backed securities)	46,000	52,000	70,000	67,000	51,051	-11.54	40.94
Mortgage-backed securities	163,000	168,000	221,000	229,000	213,622	-2.98	7.11
All other securities	-1,000	1,000	1,000	2,000	838		
Cash dividends declared.....	293,000	292,000	391,000	398,000	308,891	0.34	154.68
Common	276,000	284,000	378,000	398,000	308,891	-2.82	139.91
Preferred.....	17,000	8,000	13,000	0	0	112.50	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	43,762,000	36,286,000	39,200,000	27,298,000	28,516,450	20.60	37.64
NOW, ATS and transaction accounts	525,000	600,000	597,000	521,000	550,067	-12.50	49.82
Time deposits less brokered deposits < \$250K	478,000	1,096,000	995,000	1,515,000	764,060	-56.39	
MMDA and other savings accounts	35,357,000	28,761,000	30,489,000	25,980,000	23,960,283	22.93	48.85
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	80,122,000	66,743,000	71,281,000	55,314,000	53,790,860	20.05	40.00
Time deposits of \$250K or more	708,000	696,000	630,000	956,000	539,381	1.72	
Foreign deposits	684,000	626,000	587,000	598,000	497,686	9.27	5.62
Federal funds purchased and repos	0	10,000	0	71,000	43,560	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	674,000	348,149		
Other borrowings w/remaining maturity over 1 year	2,003,000	4,880,000	4,861,000	5,769,000	5,323,633	-58.95	-47.96
Brokered deposits < \$250K	904,000	507,000	507,000	639,000	823,428	78.30	
Noncore funding	4,299,000	6,719,000	6,585,000	8,707,000	7,575,837	-36.02	-29.96
Trading liabilities	100,000	177,000	94,000	64,000	221,453	-43.50	-63.35
Subordinated notes and debentures + trust preferred securities	834,000	874,000	868,000	826,000	790,890	-4.58	-59.14
Other liabilities	1,564,000	1,404,000	1,442,000	1,281,000	1,020,093	11.40	58.43
Total liabilities	86,919,000	75,917,000	80,270,000	66,192,000	63,399,133	14.49	30.37
Equity Capital							
Perpetual preferred stock (including surplus)	394,000	394,000	394,000	0	0	0.00	
Common stock	1,141,000	1,141,000	1,141,000	1,141,000	1,140,824	0.00	0.02
Common surplus	2,170,000	2,179,000	2,185,000	2,174,000	2,148,251	-0.41	-0.19
Retained earnings	10,366,000	9,511,000	9,623,000	9,538,000	8,781,159	8.99	42.73
Accumulated other comprehensive income	-207,000	116,000	168,000	-235,000	-609,352		
Other equity capital components	-6,061,000	-5,467,000	-5,461,000	-5,291,000	-3,954,012		
Total holding company equity capital	7,803,000	7,874,000	8,050,000	7,327,000	7,506,870	-0.90	0.98
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	7,803,000	7,874,000	8,050,000	7,327,000	7,506,870	-0.90	0.98
Total liabilities and capital	94,722,000	83,791,000	88,320,000	73,519,000	70,906,003	13.05	27.32
Memoranda							
Non-interest-bearing deposits	44,226,000	36,647,000	39,556,000	27,594,000	28,781,082	20.68	38.11
Interest-bearing deposits	38,192,000	31,925,000	33,449,000	29,913,000	26,870,273	19.63	38.95
Total deposits	82,418,000	68,572,000	73,005,000	57,507,000	55,651,355	20.19	38.50
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,050,000	7,327,000	7,327,000	7,507,000	7,962,728		
Accounting restatements	0	13,000	13,000	-14,000	15,050		
Net income	940,000	259,000	474,000	1,198,000	1,235,145		
Net sale of new perpetual preferred stock	0	394,000	394,000	0	0		
Net sale of new common stock	36,000	18,000	24,000	39,000	48,233		
Sale of treasury stock	23,000	3,000	11,000	15,000	51,270		
Less: Purchase of treasury stock	679,000	199,000	199,000	1,394,000	1,337,995		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	293,000	292,000	391,000	398,000	308,891		
Change in other comprehensive income	-271,000	351,000	403,000	374,000	-158,670		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-3,000	0	-6,000	0	0		
Holding company equity capital, ending balance	7,803,000	7,874,000	8,050,000	7,327,000	7,506,870		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	38,148,000	34,317,000	34,926,000	29,969,000	21,456,535
Interest rate contracts	30,291,000	29,953,000	29,721,000	25,702,000	17,509,780
Foreign exchange contracts.....	1,919,000	1,344,000	2,084,000	1,178,000	1,296,838
Equity, commodity, and other contracts	5,938,000	3,020,000	3,121,000	3,089,000	2,649,917
Derivatives Position					
Futures and forwards	1,914,000	1,339,000	2,079,000	1,172,000	1,276,564
Written options	1,899,000	1,192,000	1,372,000	1,148,000	1,168,967
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,899,000	1,192,000	1,372,000	1,148,000	1,168,967
Purchased options	1,899,000	1,192,000	1,372,000	1,148,000	1,168,967
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,899,000	1,192,000	1,372,000	1,148,000	1,168,967
Swaps	32,436,000	30,594,000	30,103,000	26,501,000	17,842,037
Held for trading.....	29,811,000	25,759,000	26,326,000	21,768,000	18,530,971
Interest rate contracts	22,391,000	21,753,000	21,521,000	17,827,000	14,884,780
Foreign exchange contracts.....	1,482,000	986,000	1,684,000	852,000	996,274
Equity, commodity, and other contracts	5,938,000	3,020,000	3,121,000	3,089,000	2,649,917
Non-traded.....	8,337,000	8,558,000	8,600,000	8,201,000	2,925,564
Interest rate contracts	7,900,000	8,200,000	8,200,000	7,875,000	2,625,000
Foreign exchange contracts.....	437,000	358,000	400,000	326,000	300,564
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	38,053,000	33,125,000	35,319,000	28,821,000	20,287,568
One year or less	21,335,000	20,764,000	22,008,000	19,245,000	12,174,546
Over 1 year to 5 years	11,836,000	8,658,000	9,236,000	6,611,000	5,465,326
Over 5 years	4,882,000	3,703,000	4,075,000	2,965,000	2,647,696
Gross negative fair value (absolute value)	838,000	287,000	229,000	141,000	268,888
Gross positive fair value.....	1,113,000	825,000	700,000	317,000	275,404
Held for trading.....	1,111,000	825,000	699,000	317,000	273,981
Non-traded.....	2,000	0	1,000	0	1,423
Current credit exposure on risk-based capital derivative contracts	1,026,000	635,000	600,000	243,000	56,385
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		169,000		382,000		404,000		127,000		133,310
90+ days past due loans and leases		12,000		29,000		45,000		26,000		16,025
Nonaccrual loans and leases		291,000		322,000		347,000		199,000		221,148
Total past due and nonaccrual loans and leases		472,000		733,000		796,000		352,000		370,483
Restructured 30–89 days past due		0		0		38,000		1,000		1,113
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		23,000		47,000		33,000		36,000		73,028
Total restructured loans and leases		23,000		47,000		71,000		37,000		74,141
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		44,000		44,000		44,000		74,000		108,224
Other real estate owned		2,000		10,000		8,000		11,000		1,433
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.35	0.29	69	0.73	0.37	83	0.77	0.39	85	0.25
90+ days past due loans and leases	0.02	0.09	48	0.06	0.13	56	0.09	0.12	66	0.05
Nonaccrual loans and leases	0.60	0.54	64	0.61	0.66	51	0.66	0.66	57	0.40
90+ days past due and nonaccrual loans and leases	0.63	0.68	55	0.67	0.84	45	0.75	0.85	48	0.45
30–89 days past due restructured	0	0.01	19	0	0.01	17	0.07	0.01	91	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0.05	0.12	34	0.09	0.14	44	0.06	0.13	38	0.07
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.35	0.29	69	0.73	0.37	83	0.77	0.40	85	0.25
90+ days past due assets	0.02	0.09	47	0.06	0.13	55	0.09	0.12	66	0.05
Nonaccrual assets	0.60	0.55	64	0.61	0.67	51	0.66	0.67	55	0.40
30+ days past due and nonaccrual assets	0.98	1	59	1.40	1.25	64	1.52	1.29	69	0.70
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.32	0.40	47	0.42	0.52	44	0.44	0.52	48	0.31
90+ days past due and nonaccrual assets + other real estate owned	0.32	0.42	43	0.43	0.55	41	0.45	0.55	45	0.32
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.36	0.48	40	0.45	0.61	37	0.49	0.60	41	0.39
Allowance for loan and lease losses	55.34	67.85	50	38.45	66.38	27	46.10	66.66	34	44.74
Equity capital + allowance for loan and lease losses	4.01	4.12	54	4.25	5.10	41	4.86	4.97	54	3.58
Tier 1 capital + allowance for loan and lease losses	4.23	4.89	45	4.60	6.26	35	5.29	6.05	48	3.77
Loans and leases + other real estate owned	0.70	0.82	46	0.72	0.98	38	0.84	0.97	44	0.57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.56	0.25	86	0.79	0.35	86	1.13	0.39	92	0.51	0.38	72	0.46	0.42	61
	90+ days past due		0.02	0.12	55	0.05	0.17	56	0.03	0.16	54	0.06	0.16	54	0.05	0.22	52
	Nonaccrual.....		0.48	0.60	53	0.48	0.70	42	0.56	0.76	40	0.32	0.46	42	0.49	0.57	51
Commercial and industrial	30–89 days past due		0.24	0.24	63	0.70	0.24	89	0.34	0.23	77	0.15	0.31	32	0.22	0.30	47
	90+ days past due		0.02	0.02	70	0.05	0.03	78	0.12	0.03	88	0.07	0.05	70	0.03	0.05	62
	Nonaccrual.....		0.93	0.65	73	0.93	0.80	64	0.99	0.75	71	0.55	0.83	39	0.46	0.76	42
Individuals	30–89 days past due		0	0.60	4	0.20	0.74	18	1.64	0.83	85	0.54	0.83	35	0.08	0.84	15
	90+ days past due		0.73	0.08	94	1.18	0.11	96	0.99	0.14	94	0	0.17	16	0.01	0.16	37
	Nonaccrual.....		0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0.03	0.23	26
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45		0			0		0	0	47
	90+ days past due		0	0	47	0	0	48		0			0		0	0	47
	Nonaccrual.....		0	0	47	0	0	49		0			0		0	0	48
Agricultural	30–89 days past due		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.23	0.11	79	0.73	0.14	92	1.25	0.18	93	0.04	0.20	42	0.03	0.17	40
	90+ days past due		0	0.01	33	0.03	0.01	86	0.03	0.01	86	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.01	0.13	48	0.03	0.19	46	0.01	0.15	43	0.05	0.13	52	0.28	0.14	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,750,000	-2,148,000	-2,135,000	-1,976,000	-664,936										
Retained earnings	10,366,000	9,595,000	9,695,000	9,538,000	8,781,159										
Accumulated other comprehensive income (AOCI)	-207,000	116,000	168,000	-235,000	-609,352										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	7,409,000	7,563,000	7,728,000	7,327,000	7,506,871										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	651,000	642,000	641,000	643,000	645,871										
Accumulated other comprehensive income-related adjustments	-207,000	116,000	168,000	-235,000	-609,352										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	6,965,000	6,805,000	6,919,000	6,919,000	7,470,352										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	6,965,000	6,805,000	6,919,000	6,919,000	7,470,352										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	394,000	394,000	394,000	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	394,000	394,000	394,000	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	394,000	394,000	394,000	0	0										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	199,000	249,000	249,000	249,000	248,591										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	332,000	434,000	433,000	446,000	436,314										
Allowance for loan and lease losses in tier 2 capital	639,000	832,000	838,000	668,000	699,919										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0													
Tier 2 capital before deductions	1,170,000	1,515,000	1,520,000	1,363,000	1,384,824										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,170,000	1,515,000	1,520,000	1,363,000	1,384,824										
Exited advanced approach tier 2 capital															
Total capital	8,529,000	8,714,000	8,833,000	8,282,000	8,855,176										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	91,504,000	84,023,000	85,148,000	73,075,000	71,326,705										
Less: Deductions from common equity tier 1 capital	652,000	642,000	641,000	643,000	645,871										
Less: Other deductions	-293,000	-315,000	-198,000	-341,000	-388,817										
Total assets for leverage ratio	91,145,000	83,696,000	84,705,000	72,773,000	71,069,651										
Total risk-weighted assets	67,834,400	66,404,500	66,931,100	68,273,480	67,046,842										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.27	12.59	16	10.25	12.26	22	10.34	12.35	20	10.13	12.11	22	11.14	12.09	40
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	10.85	13.31	9	10.84	12.97	16	10.93	13.08	15	10.13	12.78	8	11.14	12.85	26
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.57	15.21	7	13.12	15.12	16	13.20	15.23	13	12.13	14.36	11	13.21	14.45	34
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.07	9.07	22	8.60	9.05	41	8.63	9.13	39	9.51	9.76	48	10.51	9.71	77
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,091,000	904,000	898,000	1,010,000	1,090,854
Real estate loans.....	7,000	15,000	7,000	21,000	31,597
Commercial and industrial loans	1,082,000	868,000	888,000	989,000	1,055,090
Loans to depository institutions and other banks acceptances	0	1,000	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	1
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	2,000	20,000	3,000	0	4,166
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	384,000	269,000	264,000	264,000	169,087
Total selected foreign assets	1,475,000	1,173,000	1,162,000	1,274,000	1,259,941
Total foreign deposits	684,000	626,000	587,000	598,000	497,686
Interest-bearing deposits	220,000	266,000	231,000	302,000	233,054
Non-interest-bearing deposits.....	464,000	360,000	356,000	296,000	264,632

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.37	0.63	77	1.33	0.88	71	1.33	0.87	71	1.88	1.25	69	2.16	1.17	69
Cost: Interest-bearing deposits.....	0	0.12	22	0.48	0.48	60	0.37	0.42	60	0.93	1.19	43	0.80	0.97	46
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans	0.12	0.86	62		0.43			0.64			0.29		0.41	1.53	47
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	20.69	-0.16	75	-15.04	-0.58	20	-11.09	-2.40	36	-7.41	22.48	35	-0.05	7.24	39
Total selected assets.....	25.75	3.36	79	-4.17	2.65	38	-8.79	2.04	32	1.12	12.40	51	-2.98	3.24	37
Deposits	9.27	10.74	48	27.24	-1.43	80	-1.84	3.46	36	20.16	10.36	73	-2.61	5	45

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		369,459	404,388	695,666	1,447,214	1,347,213	-8.64	-16.04
Dividends		200,000	250,000	487,000	1,207,000	1,110,000	-20.00	-39.39
Interest		647	3,087	3,299	19,452	12,853	-79.04	144.15
Management and service fees		168,812	151,301	205,367	220,762	224,360	11.57	53.80
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		19,000	0	0	0	0		846.69
Dividends		19,000	0	0	0	0		850.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		-100.00
Other income		0	0	0	0	0		
Income from subsidiary holding companies		3,002	2,241	14,144	24,875	28,290	33.96	0.54
Dividends		0	0	11,000	22,000	25,000		
Interest		0	0	0	0	0		
Management and service fees		3,002	2,241	3,144	2,875	3,290	33.96	0.54
Other income		0	0	0	0	0		
Total income from subsidiaries		391,461	406,629	709,810	1,472,089	1,375,503	-3.73	-12.03
Securities gains (losses)		0	0	0	0	0		
Other operating income		9,531	8,056	16,870	9,773	-671	18.31	115.83
Total operating income		400,992	414,685	726,680	1,481,862	1,374,832	-3.30	-10.78
Operating Expenses								
Personnel expenses		127,081	104,739	140,324	143,515	140,183	21.33	43.27
Interest expense		15,303	24,878	30,250	55,926	29,433	-38.49	117.09
Other expenses		63,270	57,180	82,366	87,363	80,815	10.65	-23.45
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		205,654	186,797	252,940	286,804	250,431	10.09	15.28
Income (loss) before taxes		195,338	227,888	473,740	1,195,058	1,124,401	-14.28	-27.93
Applicable income taxes (credit)		-5,235	-5,918	-6,227	-8,638	-5,221		
Extraordinary items								
Income before undistributed income of subsidiaries		200,573	233,806	479,967	1,203,696	1,129,622	-14.21	-30.42
Equity in undistributed income of subsidiaries		739,765	38,019	7,499	-19,535	121,194	1845.78	2832.43
Bank subsidiaries		736,578	20,125	-7,568	-21,984	120,882	3560.01	4612.59
Nonbank subsidiaries		-19,141	123	3,257	1,604	2,254		
Subsidiary holding companies		22,328	17,771	11,810	845	-1,942	25.64	97.73
Net income (loss)		940,338	271,825	487,466	1,184,161	1,250,816	245.94	199.95
Memoranda								
Bank net income		936,578	270,125	479,432	1,185,016	1,230,882	246.72	170.98
Nonbank net income		-141	123	3,257	1,604	2,254		
Subsidiary holding companies' net income		22,328	17,771	22,810	22,845	23,058	25.64	97.73

